

**UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF PENNSYLVANIA**

Re: Timothy Keller Messner

Case No.: 1-18-05007HWV

Chapter 13

Debtor(s)

NOTICE OF FINAL CURE PAYMENT

According to Bankruptcy Rule 3002.1(f), the trustee gives notice that the amount required to cure the pre-petition and post-petition default in the claim below has been paid in full and the debtor(s) have completed all payments under the plan.

PART 1: MORTGAGE INFORMATION

Creditor Name:	Rushmore
Court Claim Number:	03
Last Four of Loan Number:	0462
Property Address if applicable:	14819 Fort Loudon Rd

PART 2: CURE AMOUNT

Total cure disbursement made by the trustee:

a.	Allowed prepetition arrearages:	\$3,377.01
b.	Prepetition arrearages paid by the trustee:	\$3,377.01
c.	Amount of postpetition fees, expenses, and charges recoverable under Bankruptcy Rule 3002.1(c):	\$0.00
d.	Amount of postpetition fees, expenses, and charges recoverable under Bankruptcy Rule 3002.1(c) and paid by the trustee:	\$0.00
e.	Allowed postpetition arrearage:	\$861.68
f.	Postpetition arrearage paid by the trustee:	\$861.68
g.	Total b, d, and f:	\$4,238.69

PART 3: POSTPETITION MORTGAGE PAYMENT

Mortgage is/was paid directly by the debtor(s).

PART 4: A RESPONSE IS REQUIRED BY BANKRUPTCY RULE 3002.1(g)

Under Bankruptcy Rule 3002.1(g), the creditor must file and serve on the debtor(s), their counsel, and the trustee, within 21 days after service of this notice, a statement indicating whether the creditor agrees that the debtor(s) have paid in full the amount required to cure the default and stating whether the debtor(s) have (i) paid all outstanding postpetition fees, costs and escrow amounts due, and (ii) consistent with §1322(b)(5) of the Bankruptcy Code, are current on all postpetition payments as of the date of the response. Failure to file and serve the statement may subject creditor to further action of the court, including possible sanctions.

To assist in reconciling the claim, a history of payments made by the trustee is attached to copies of this notice sent to the debtor(s) and the creditor.

Dated: November 21, 2023

Respectfully submitted,

/s/ Jack N. Zaharopoulos
Standing Chapter 13 Trustee
Suite A, 8125 Adams Drive
Hummelstown, PA 17036
Phone: (717) 566-6097
Fax: (717) 566-8313
email: info@pamd13trustee.com

**UNITED STATES BANKRUPTCY COURT
FOR THE MIDDLE DISTRICT OF PENNSYLVANIA**

Re: Timothy Keller Messner

Case No.: 1-18-05007HWV

Chapter 13

Debtor(s)

CERTIFICATE OF SERVICE

I certify that I am more than 18 years of age and that on November 21, 2023, I served a copy of this Notice of Final Cure Payment on the following parties by 1st Class mail from Hummelstown, PA, unless served electronically.

Served Electronically

Nicholas G. Platt, Esquire
Mooney Law
230 York St
Hanover PA 17331

Served by First Class Mail

Rushmore Loan Management SVC
PO Box 619079
Dallas TX 75261-9079

Timothy Keller Messner
126 Bluff Road
Springfield GA 31359-3948

I certify under penalty of perjury that the foregoing is true and correct.

Date: November 21, 2023

/s/ Liz Joyce

Office of the Standing Chapter 13 Trustee
Jack N. Zaharopoulos
Suite A, 8125 Adams Dr.
Hummelstown, PA 17036
Phone: (717) 566-6097
email: info@pamd13trustee.com

Disbursements for Claim

Case: 18-05007

TIMOTHY KELLER MESSNER

RUSHMORE LOAN MANAGEMENT SERVICES, LLC
PO BOX 52708

IRVINE, CA 92619-

Acct No: 0462

Sequence: 07

Modify:

Filed Date:

Hold Code: D

Amt Sched:		\$0.00	Debt:	\$87,006.32	Interest Paid:	\$0.00
Amt Due:	\$1,479.86		Paid:	\$64,465.64	Accrued Int:	\$0.00
					Balance Due:	\$22,540.68

Claim	name	Type	Date	Check #	Principal	Interest	Total	Reconciled
						DisbDescrp		
5010	RUSHMORE LOAN MANAGEMENT SERVICES, LLC							
501-0	RUSHMORE LOAN MANAGEMENT SE		08/17/2022	2016100	\$1,594.12	\$0.00	\$1,594.12	08/26/2022
						Payment for 8/2022		
501-0	RUSHMORE LOAN MANAGEMENT SE		07/13/2022	2015028	\$1,594.12	\$0.00	\$1,594.12	07/20/2022
						Payment for 7/2022		
501-0	FREEDOM MORTGAGE CORP		06/14/2022	2013703	\$1,594.12	\$0.00	\$1,594.12	07/13/2022
						Payment for 6/2022		
501-0	FREEDOM MORTGAGE CORP		05/17/2022	2012653	\$1,594.12	\$0.00	\$1,594.12	05/26/2022
						Payment for 5/2022		
501-0	FREEDOM MORTGAGE CORP		04/12/2022	2011591	\$1,594.12	\$0.00	\$1,594.12	04/28/2022
						Payment for 3/2022		
501-0	FREEDOM MORTGAGE CORP		04/12/2022	2011591	\$1,594.12	\$0.00	\$1,594.12	04/28/2022
						Payment for 4/2022		
501-0	FREEDOM MORTGAGE CORP		03/16/2022	2010577	\$1,594.12	\$0.00	\$1,594.12	04/06/2022
						Payment for 2/2022		
501-0	FREEDOM MORTGAGE CORP		01/19/2022	2008603	\$1,594.12	\$0.00	\$1,594.12	02/09/2022
						Payment for 1/2022		
501-0	FREEDOM MORTGAGE CORP		12/15/2021	2007592	\$1,594.12	\$0.00	\$1,594.12	12/29/2021
						Payment for 12/2021		
501-0	FREEDOM MORTGAGE CORP		10/14/2021	2005523	\$1,621.22	\$0.00	\$1,621.22	10/29/2021
						Payment for 9/2021		
501-0	FREEDOM MORTGAGE CORP		09/14/2021	2004503	\$1,621.22	\$0.00	\$1,621.22	09/22/2021
						Payment for 8/2021		
501-0	FREEDOM MORTGAGE CORP		08/18/2021	2003462	\$1,621.22	\$0.00	\$1,621.22	08/27/2021
						Payment for 7/2021		
501-0	FREEDOM MORTGAGE CORP		07/14/2021	2002424	\$1,621.22	\$0.00	\$1,621.22	07/29/2021
						Payment for 5/2021		
501-0	FREEDOM MORTGAGE CORP		07/14/2021	2002424	\$1,621.22	\$0.00	\$1,621.22	07/29/2021
						Payment for 6/2021		

<u>Claim</u>	<u>name</u>	<u>Type</u>	<u>Date</u>	<u>Check #</u>	<u>Principal</u>	<u>Interest</u>	<u>Total</u>	<u>Reconciled</u>
						<u>Disb</u>	<u>Descrp</u>	
501-0	FREEDOM MORTGAGE CORP		06/16/2021	2001447	\$1,621.22	\$0.00	\$1,621.22	06/30/2021
							Payment for 4/2021	
501-0	FREEDOM MORTGAGE CORP		05/18/2021	2000432	\$1,621.22	\$0.00	\$1,621.22	05/28/2021
							Payment for 3/2021	
501-0	FREEDOM MORTGAGE CORP		04/15/2021	1229058	\$1,621.22	\$0.00	\$1,621.22	04/27/2021
							Payment for 2/2021	
501-0	FREEDOM MORTGAGE CORP		03/17/2021	1228034	\$1,621.22	\$0.00	\$1,621.22	03/29/2021
							Payment for 1/2021	
501-0	FREEDOM MORTGAGE CORP		02/17/2021	1227027	\$1,621.22	\$0.00	\$1,621.22	02/24/2021
							Payment for 12/2020	
501-0	FREEDOM MORTGAGE CORP		01/19/2021	1226003	\$1,420.94	\$0.00	\$1,420.94	02/02/2021
							Payment for 11/2020	
501-0	FREEDOM MORTGAGE CORP		12/10/2020	1224217	\$1,420.94	\$0.00	\$1,420.94	12/29/2020
							Payment for 10/2020	
501-0	FREEDOM MORTGAGE CORP		11/03/2020	1223323	\$1,420.94	\$0.00	\$1,420.94	11/13/2020
							Payment for 9/2020	
501-0	FREEDOM MORTGAGE CORP		10/15/2020	1222466	\$1,420.94	\$0.00	\$1,420.94	10/23/2020
							Payment for 8/2020	
501-0	FREEDOM MORTGAGE CORP		09/17/2020	1221425	\$1,420.94	\$0.00	\$1,420.94	09/24/2020
							Payment for 7/2020	
501-0	FREEDOM MORTGAGE CORP		08/12/2020	1220383	\$1,420.94	\$0.00	\$1,420.94	08/27/2020
							Payment for 5/2020	
501-0	FREEDOM MORTGAGE CORP		08/12/2020	1220383	\$1,420.94	\$0.00	\$1,420.94	08/27/2020
							Payment for 6/2020	
501-0	FREEDOM MORTGAGE CORP		07/07/2020	1219326	\$1,420.94	\$0.00	\$1,420.94	07/22/2020
							Payment for 4/2020	
501-0	FREEDOM MORTGAGE CORP		06/02/2020	1218318	\$1,420.94	\$0.00	\$1,420.94	06/15/2020
							Payment for 3/2020	
501-0	FREEDOM MORTGAGE CORP		05/06/2020	1217358	\$1,420.94	\$0.00	\$1,420.94	05/14/2020
							Payment for 2/2020	
501-0	FREEDOM MORTGAGE CORP		04/14/2020	1216242	\$1,420.94	\$0.00	\$1,420.94	04/28/2020
							Payment for 12/2019	
501-0	FREEDOM MORTGAGE CORP		04/14/2020	1216242	\$1,420.94	\$0.00	\$1,420.94	04/28/2020
							Payment for 1/2020	
501-0	FREEDOM MORTGAGE CORP		03/12/2020	1214947	\$1,404.59	\$0.00	\$1,404.59	03/25/2020
							Payment for 11/2019	
501-0	FREEDOM MORTGAGE CORP		02/13/2020	1213643	\$1,404.59	\$0.00	\$1,404.59	02/21/2020
							Payment for 9/2019	
501-0	FREEDOM MORTGAGE CORP		02/13/2020	1213643	\$1,404.59	\$0.00	\$1,404.59	02/21/2020
							Payment for 10/2019	

<u>Claim</u>	<u>name</u>	<u>Type</u>	<u>Date</u>	<u>Check #</u>	<u>Principal</u>	<u>Interest</u>	<u>Total</u>	<u>Reconciled</u>
						<u>Disb</u>	<u>Descrp</u>	
501-0	FREEDOM MORTGAGE CORP		01/16/2020	1212275	\$1,404.59	\$0.00	\$1,404.59	01/28/2020
							Payment for 8/2019	
501-0	FREEDOM MORTGAGE CORP		12/12/2019	1210896	\$1,404.59	\$0.00	\$1,404.59	12/17/2019
							Payment for 7/2019	
501-0	FREEDOM MORTGAGE CORP		10/10/2019	1208515	\$1,404.59	\$0.00	\$1,404.59	10/17/2019
							Payment for 6/2019	
501-0	FREEDOM MORTGAGE CORP		09/26/2019	1207212	\$1,404.59	\$0.00	\$1,404.59	10/02/2019
							Payment for 4/2019	
501-0	FREEDOM MORTGAGE CORP		09/26/2019	1207212	\$1,404.59	\$0.00	\$1,404.59	10/02/2019
							Payment for 5/2019	
501-0	FREEDOM MORTGAGE CORP		08/07/2019	1205791	\$1,404.59	\$0.00	\$1,404.59	08/15/2019
							Payment for 3/2019	
501-0	FREEDOM MORTGAGE CORP		04/11/2019	1200382	\$1,404.59	\$0.00	\$1,404.59	04/19/2019
							Payment for 12/2018	
501-0	FREEDOM MORTGAGE CORP		04/11/2019	1200382	\$1,404.59	\$0.00	\$1,404.59	04/19/2019
							Payment for 1/2019	
501-0	FREEDOM MORTGAGE CORP		04/11/2019	1200382	\$1,404.59	\$0.00	\$1,404.59	04/19/2019
							Payment for 2/2019	
Sub-totals: \$64,465.64						\$0.00	\$64,465.64	
Grand Total: \$64,465.64						\$0.00		

Disbursements for Claim

Case: 18-05007 TIMOTHY KELLER MESSNER

RUSHMORE LOAN MANAGEMENT SERVICES
PO BOX 52708

IRVINE, CA 92619-2708

Acct No: 0462/POST ARREARS/14819 F

POST-PETITION ARREARS OCT-NOV 2021 3RD AP

Sequence: 24

Modify:

Filed Date:

Hold Code: D

Amt Sched:	\$0.00	Debt:	\$3,242.44	Interest Paid:	\$0.00
Amt Due:	\$0.00	Paid:	\$861.68	Accrued Int:	\$0.00
				Balance Due:	\$2,380.76

Claim	name	Type	Date	Check #	Principal	Interest	Total	Reconciled
						DisbDescrp		
5210	RUSHMORE LOAN MANAGEMENT SERVICES							
521-0	RUSHMORE LOAN MANAGEMENT SE		08/17/2022	2016098	\$46.90	\$0.00	\$46.90	08/26/2022
521-0	RUSHMORE LOAN MANAGEMENT SE		07/13/2022	2015026	\$96.69	\$0.00	\$96.69	07/20/2022
521-0	FREEDOM MORTGAGE CORPORATIC		06/14/2022	2013705	\$96.69	\$0.00	\$96.69	07/14/2022
521-0	FREEDOM MORTGAGE CORPORATIC		05/17/2022	2012655	\$96.68	\$0.00	\$96.68	05/26/2022
521-0	FREEDOM MORTGAGE CORPORATIC		04/12/2022	2011593	\$266.66	\$0.00	\$266.66	04/28/2022
521-0	FREEDOM MORTGAGE CORPORATIC		01/19/2022	2008605	\$144.63	\$0.00	\$144.63	02/09/2022
521-0	FREEDOM MORTGAGE CORPORATIC		12/15/2021	2007594	\$113.43	\$0.00	\$113.43	12/28/2021
Sub-totals:					\$861.68	\$0.00	\$861.68	
Grand Total:					\$861.68	\$0.00		

Disbursements for Claim

Case: 18-05007 TIMOTHY KELLER MESSNER

RUSHMORE LOAN MANAGEMENT SERVICES
PO BOX 52708

IRVINE, CA 92619-2708

Acct No: 0462/PRE ARREARS/14819 FC

Sequence: 24

Modify:

Filed Date: 1/15/2019 12:00:00AM

Hold Code: D

Amt Sched:	\$196,121.00	Debt:	\$12,707.48	Interest Paid:	\$0.00
Amt Due:	\$0.00	Paid:	\$3,377.01	Accrued Int:	\$0.00
				Balance Due:	\$9,330.47

Claim	name	Type	Date	Check #	Principal	Interest	Total	Reconciled
						DisbDescrp		
5200	RUSHMORE LOAN MANAGEMENT SERVICES							
520-0	RUSHMORE LOAN MANAGEMENT SE		08/17/2022	2016098	\$183.82	\$0.00	\$183.82	08/26/2022
520-0	RUSHMORE LOAN MANAGEMENT SE		07/13/2022	2015026	\$378.92	\$0.00	\$378.92	07/20/2022
520-0	FREEDOM MORTGAGE CORPORATIC		06/14/2022	2013705	\$378.92	\$0.00	\$378.92	07/14/2022
520-0	FREEDOM MORTGAGE CORPORATIC		05/17/2022	2012655	\$378.92	\$0.00	\$378.92	05/26/2022
520-0	FREEDOM MORTGAGE CORPORATIC		04/12/2022	2011593	\$1,045.04	\$0.00	\$1,045.04	04/28/2022
520-0	FREEDOM MORTGAGE CORPORATIC		01/19/2022	2008605	\$566.82	\$0.00	\$566.82	02/09/2022
520-0	FREEDOM MORTGAGE CORPORATIC		12/15/2021	2007594	\$444.57	\$0.00	\$444.57	12/28/2021
Sub-totals:					\$3,377.01	\$0.00	\$3,377.01	
Grand Total:					\$3,377.01	\$0.00		